IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Docket No. AUS920030293US1

Date: 82103

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

PATENT TRADEMARK OFFICE

Sir:

Transmitted herewith for filing is the patent application of Inventor(s):

ROBERT J. TORRES

METHOD, SYSTEM, AND PRODUCT FOR PROVIDING A GRAPHICAL AND **INTERACTIVE FINANCIAL PLANNING TOOL**

Assignee Name: International Business Machines Corporation

Assignee Residence: Armonk, New York

Enclosed are also:

23 Pages of Specification including an Abstract

XXXXXXX 20 Pages of Claims (Claims 1 - 44) 6

Sheet(s) of formal drawings A Declaration and Power of Attorney

Form PTO 1595 and assignment of the invention to IBM Corporation

Information Disclosure Statement

Form PTO 1449 and References AA - AC

CLAIMS AS FILED

FOR	Number Filed		Number Extra		Rate		Basic Fee (\$750)
Total Claims	44	-20 =	24	X	\$ 18	==	\$432
Independent Claims	4	-3 =	1	X	\$ 84	=	\$84
Multiple Dependent Claims	0			X	\$280	=	\$0
				Total Filing Fee =		=	\$1,266

Please charge \$1,266.00 to IBM Corporation, Deposit Account No. 09-0447.

The Commissioner is hereby authorized to charge payment of the following fees associated with the communication or credit any over payment to IBM Corporation, Deposit Account No. 09-0447. A duplicate copy of this sheet is enclosed.

Any additional filing fees required under 37 CFR § 1.16.

 $\frac{\mathbf{X}}{\mathbf{X}}$ Any patent application processing fees under 37 CFR § 1.17.

David A. Mims, Jr. Reg. No. 32,708

Intellectual Property Law Dept.

IBM Corporation 11400 Burnet Road Austin, Texas 78758

Telephone: (512) 823-0950

